

NCAL BANCORP

	CPP Disbursement Date 12/19/2008	RSSD (Holding Company) 2925406	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev		
Assets	\$378	\$343	-9.2%		
Loans	\$235	\$237	1.0%		
Construction & development	\$10	\$6	-41.9%		
Closed-end 1-4 family residential	\$8	\$12	43.6%		
Home equity	\$17	\$11	-36.1%		
Credit card	\$0	\$0			
Other consumer	\$2	\$1	-51.3%		
Commercial & Industrial	\$53	\$40	-24.5%		
Commercial real estate	\$135	\$159	18.4%		
Unused commitments	\$39	\$30	-23.8%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$4	\$3	-37.6%		
Asset-backed securities	\$0	\$0			
Other securities	\$6	\$7	11.8%		
Cash & balances due	\$105	\$78	-26.0%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$355	\$322	-9.3%		
Deposits	\$351	\$318	-9.5%		
Total other borrowings	\$0	\$0			
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$23	\$21	-7.9%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	6.1%	5.9%	--		
Tier 1 risk based capital ratio	9.4%	9.0%	--		
Total risk based capital ratio	10.7%	10.2%	--		
Return on equity ¹	-17.7%	-6.4%	--		
Return on assets ¹	-1.1%	-0.4%	--		
Net interest margin ¹	4.0%	4.0%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	57.9%	76.5%	--		
Loss provision to net charge-offs (qtr)	31.8%	0.0%	--		
Net charge-offs to average loans and leases ¹	6.4%	0.0%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013	
Construction & development	0.0%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	8.0%	1.2%	0.3%	0.6%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	16.4%	0.0%	0.1%	2.3%	--
Commercial & Industrial	6.5%	7.0%	7.2%	0.0%	--
Commercial real estate	3.9%	2.5%	0.0%	0.0%	--
Total loans	4.1%	3.0%	1.7%	0.1%	